

Substitute for form 1449/PTO (Revised 07/2007) INFORMATION DISCLOSURE STATEMENT BY APPLICANT <i>(Use as many sheets as necessary)</i>				Complete if Known		
				Application Number		
				Filing Date		
				First Named Inventor		
				Art Unit		
Examiner Name				Doan, Phuoc Huu		
Attorney Docket Number				042933/302191		
Sheet	1	of	1			
U. S. PATENT DOCUMENTS						
Examiner Initials*	Cite No.	Document Number Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages of Relevant Figures Appear	
		US-				
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		US-				
FOREIGN PATENT DOCUMENTS						
Examiner Initials	Cite No.	Foreign Patent Document Country Code - Number Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	English Language Translation Attached
	1	EP 0 917 120	05/19/1999	Citicorp Development Center, Inc.		
	2	WO 98/37663	08/27/1998	Postgirot Bank AB		
OTHER DOCUMENTS						
Examiner Initials*	Cite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.				
	3	Copy of Search Report for corresponding European Application No. EP 02250989.7-2221 dated March 29, 2007				
Examiner Signature				Date Considered		

*Examiner: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.